

Fill in this information to identify the case:

Debtor 1 Natasha R Pratt
Debtor 2 _____
(Spouse, if filing)
United States Bankruptcy Court for the : Eastern District of Pennsylvania
(State)
Case number 16-18824-amc

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. Bank National Association, not in its individual capacity but solely as Trustee of the New Residential Mortgage Loan Trust 2020-NPL1** Court claim no. (if known): 7-1

Last four digits of any number you use to identify the debtor's account: XXXXXX6236 Date of payment change: Must be at least 21 days after date of this notice 12/1/2020

New total payment: \$898.85
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

- ☐ No
☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 299.60* New escrow payment : \$ 308.09

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate account?

- ☒ No
☐ Yes Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: % New interest rate: %
Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
☐ Yes. Attach a copy of any documents describing the basis for the change, such as repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____ New mortgage payment: \$ _____

Debtor 1

Natasha R Pratt

First Name Middle Name Last Name

Case number (if known) 16-18824-amc

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/John D. Schlotter Date 11/5/2020
Signature

Print: John D. Schlotter Title Authorized Agent for Creditor
First Name Middle Name Last Name

Company McCalla Raymer Leibert Pierce, LLC

Address 1544 Old Alabama Road
Number Street
Roswell GA 30076
City State ZIP Code

Contact phone 678-281-6453 Email John.Schlotter@mccalla.com

*To the extent any prior interest rate adjustments under the terms of the loan documents or prior escrow adjustments were not noticed in this Court pursuant to Bankruptcy Rule 3002.1 after December 1, 2011 or the Petition Date (whichever is later), Creditor will refund or credit the debtor, as appropriate, to give the debtor the benefit of any lower payment amount as provided under the loan documents, escrow analysis, or a notice previously filed with this Court pursuant to Bankruptcy Rule 3002.1. This does not constitute a modification of the payment obligations under the terms of the promissory note, mortgage, or other loan documents.

**Please note Creditor is in the process of filing a Transfer of Claim to reflect Creditor as the Transferee of this Claim. However, this Notice of Mortgage Payment Change is being filed to ensure Creditor's compliance with Fed. R. Bankr. P. 3002.1.

In Re:
Natasha R Pratt

Bankruptcy Case No.: 16-18824-amc
Chapter: 13
Judge: Ashley M. Chan

CERTIFICATE OF SERVICE

I, John D. Schlotter, of McCalla Raymer Leibert Pierce, LLC, 1544 Old Alabama Road, Roswell, GA 30076, certify:

That I am, and at all times hereinafter mentioned, was more than 18 years of age;

That on the date below, I caused to be served a copy of the within NOTICE OF MORTGAGE PAYMENT CHANGE filed in this bankruptcy matter on the following parties at the addresses shown, by regular United States Mail, with proper postage affixed, unless another manner of service is expressly indicated:

Natasha R Pratt
1437 67th Avenue
Philadelphia, PA 19126

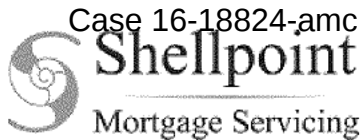
David M. Offen *(served via ECF Notification)*
The Curtis Center
601 Walnut Street
Philadelphia, PA 19106

Scott F. Waterman (Chapter 13) *(served via ECF Notification)*
Chapter 13 Trustee
2901 St. Lawrence Ave.
Suite 100
Reading, PA 19606

U.S. Trustee *(served via ECF Notification)*
Office of the U.S. Trustee
200 Chestnut Street
Suite 502
Philadelphia, PA 19106

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Executed on: 11/5/2020 By: /s/John D. Schlotter
(date) John D. Schlotter
Authorized Agent for Creditor



Case 16-18824-amc
 Doc Filed 11/05/20 Entered 11/05/20 15:34:46 Desc Main
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 Shellpoint Mortgage Servicing
 PO Box 10826
 Greenville, SC 29603 0826
 For Inquiries: (800) 365-7107

Final

NATASHA R PRATT
 1437 67th Ave
 Philadelphia PA 19126

Analysis Date: October 28, 2020
 Loan: [REDACTED]
 Property Address:
 1437 67TH AVE
 PHILADELPHIA, PA 19126

Annual Escrow Account Disclosure Statement - Account History

The following is an overview of your escrow account with Shellpoint Mortgage Servicing. It contains the history of escrow payments made on your behalf in the prior year, and a snapshot of the anticipated disbursements for the coming year. Any potential adjustments due to increases or decreases with your escrow items may affect your monthly escrow payment. If your escrow payment increases, your monthly payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information			Contractual	Effective Dec 01, 2020
P & I Pmt:	\$590.76	\$590.76		
Escrow Pmt:	\$309.58	\$308.09		
Other Funds Pmt:	\$0.00	\$0.00		
Asst. Pmt (-):	\$0.00	\$0.00		
Reserve Acct Pmt:	\$0.00	\$0.00		
Total Payment	\$900.34	\$898.85		

Prior Esc Pmt			September 01, 2020
P & I Pmt:	\$590.76	\$590.76	
Escrow Pmt:	\$309.58	\$309.58	
Other Funds Pmt:	\$0.00	\$0.00	
Asst. Pmt (-):	\$0.00	\$0.00	
Resrv Acct Pmt:	\$0.00	\$0.00	
Total Payment	\$900.34	\$900.34	

Escrow Balance Calculation		
Due Date:	November 01, 2020	
Escrow Balance:	\$2,476.64	
Anticipated Pmts to Escrow:	\$309.58	
Anticipated Pmts from Escrow (-):	\$0.00	
Anticipated Escrow Balance:	\$2,786.22	

Shortage/Overage Information		Effective Dec 01, 2020
Upcoming Total Annual Bills	\$3,595.14	
Required Cushion	\$599.19	
Required Starting Balance	\$3,295.53	
Escrow Shortage	-\$509.31	
Surplus	\$0.00	

Cushion Calculation: Because Shellpoint Mortgage Servicing does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of \$599.19. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Your lowest monthly balance should not be below \$599.19 or 1/6 of the anticipated payment from the account.

This is a statement of actual activity in your escrow account from Sept 2020 to Nov 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
Sep 2020	299.60	873.24			*	2,396.73	(464.87)
Sep 2020		1,449.11			* Escrow Only Payment	2,696.33	408.37
Oct 2020	299.60	619.16			*	2,995.93	2,476.64
Nov 2020	299.60				*	3,295.53	2,476.64
					Anticipated Transactions	3,295.53	2,476.64
Nov 2020		309.58 P					2,786.22
	\$898.80	\$3,251.09	\$0.00	\$0.00			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.
 P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.

Analysis Date:

October 28, 2020

Loan:

Annual Escrow Account Disclosure Statement - Projections for Coming Year

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
Dec 2020	299.60		Starting Balance	2,786.22	3,295.53
Jan 2021	299.60	1,892.00	Hazard	3,085.82	3,595.13
Feb 2021	299.60	1,703.14	City Tax	1,493.42	2,002.73
Mar 2021	299.60			89.88	599.19
Apr 2021	299.60			389.48	898.79
May 2021	299.60			689.08	1,198.39
Jun 2021	299.60			988.68	1,497.99
Jul 2021	299.60			1,288.28	1,797.59
Aug 2021	299.60			1,587.88	2,097.19
Sep 2021	299.60			1,887.48	2,396.79
Oct 2021	299.60			2,187.08	2,696.39
Nov 2021	299.60			2,486.68	2,995.99
	<u>\$3,595.20</u>	<u>\$3,595.14</u>		2,786.28	3,295.59

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year)

Your ending balance from the last month of the account history (escrow balance anticipated) is 2,786.22. Your starting balance (escrow balance required) according to this analysis should be \$3,295.53. This means you have a shortage of 509.31. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 60 months. We anticipate the total of your coming year bills to be 3,595.14. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment	\$299.60
Surplus Reduction:	\$0.00
Shortage Installment:	\$8.49
Rounding Adjustment Amount:	\$0.00
Escrow Payment:	\$308.09

Paying the shortage: If your shortage is paid in full, your new monthly payment will be \$890.36 (calculated by subtracting the Shortage Amount to the left and rounding, if applicable). Paying the shortage does not guarantee that your payment will remain the same, as your tax or insurance bills may have changed.

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED, DISMISSED OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY ORDER UNDER TITLE 11 OF THE UNITED STATES CODE, 11 NOTICE IS FOR COMPLIANCE AND INFORMATION PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR ANY ATTEMPT TO COLLECT ANY SUCH OBLIGATION



Detach Here



Shellpoint

Mortgage Servicing

Shellpoint Mortgage Servicing

PO Box 10826

Greenville, SC 29603 0826

(800) 365-7107

Escrow Shortage Reply (This is not a bill)

Loan Number:

Full Shortage Amount:

\$509.31

Payment Amount:

\$ _____

Your escrow shortage has been spread over 60 months, resulting in an additional increase in your monthly payment in the amount of 8.49.

Shellpoint Mortgage Servicing

P.O. Box 740039

Cincinnati, OH 45274-0039

IF YOU CHOOSE to pay your shortage in full, please visit www.ShellpointMtg.com in order to expedite your payment. You can also mail this coupon with your remittance of the full shortage amount to the address to the left